

## **Exhibit “9”**



Chase Home Finance LLC  
1820 East Sky Harbor Circle, S.  
Phoenix, AZ 85034-9701  
Collections Department  
(800) 219-6659

March 12, 2009

23757 0000320 001  
SHAHID, ABDUL  
8706 DALNY RD  
JAMAICA NY 11432-3133

**FIRST CLASS MAIL**

**Acceleration Warning (Notice of Intent to Foreclose)**

Account #: 100001415740201439 (the "Loan")

Property Address: 8706 Dalny Rd  
Jamaica Estates Ny 11432 (the "Property")

Dear Mortgagor(s):

Our records indicate that your Loan is in default and you have breached the terms of the Mortgage, Security Deed, or Deed of Trust ("Mortgage") securing the Loan.

Under the terms of the Mortgage, you are hereby notified of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due October 20, 2008, late charges and fees incurred or paid on your behalf.
2. As of March 12, 2009, principal, interest, escrow, late fees, and charges/fees of \$3833.00 are past due.
3. If there is reason to dispute the debt, or any portion thereof, you must notify Chase Home Finance LLC within 30 days of this notice. Otherwise, Chase Home Finance LLC will consider the debt validated.
4. Action required to cure default: You must pay the total amount set forth in Paragraph 2 and all monthly installments, fees and other charges, which become due or are paid on your behalf after the date of this notice.
5. If you fail to cure the default within 30 days from the date of this notice, Chase Home Finance LLC intends to accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Mortgage immediately due and payable, and commence foreclosure proceedings which could lead to Chase Home Finance LLC or someone else acquiring ownership of the Property. If acceleration occurs, Chase Home Finance LLC will be entitled to collect its expenses incurred in pursuing the remedies provided in the Mortgage, including, but not limited to, reasonable foreclosure/attorneys' fees and costs of title evidence.
6. You have the right to reinstate (pay the past due amounts plus reasonable expenses) after acceleration and the right to bring a court action to dispute the existence of a default, or any other defense to acceleration, foreclosure, and sale. If you reinstate the Loan, the Mortgage will continue as if immediate payment of the entire Loan balance had never been required.

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Shahid, Abdul  
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7. The total amount due is required in the form of Certified Funds and should be remitted to:

Regular Mail: HE Default Payment Processing  
Mailcode OH4-7164  
Chase Home Finance LLC  
P.O. Box 24785  
Columbus, OH 43224-0785

Overnight Mail: HE Default Payment Processing  
Mailcode OH4-7164  
Chase Home Finance LLC  
3415 Vision Drive  
Columbus, OH 43219

8. If you are unable to pay the amount past due, Chase has a variety of programs, which might help you resolve your default. However, we need to talk to you to discuss these options and which of them might be appropriate for your circumstances. Please call us as soon as possible at (800) 219-6659.
9. While the loan remains in default, we will perform certain tasks to protect our interest in the property. One of the tasks that we will perform at regular intervals during the default is to visit your property. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this loan on time. You can anticipate that any costs incurred by Chase Home Finance LLC will be added to the amount you now owe.

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Chase Home Finance LLC does not offer homeownership counseling services to borrowers. Such counseling is available through a variety of non-profit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at (800) 569-4287.

Chase Home Finance LLC is attempting to collect a debt and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you have received a discharge from the Bankruptcy Court, you are not personally liable for payment of the Loan and this notice is for compliance and informational purposes only. However, Chase Home Finance LLC still has the right under the Mortgage to foreclose on the Property.

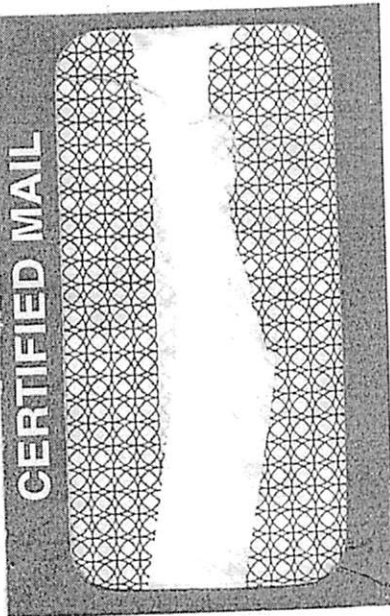
Sincerely,

Collections Department  
Chase Home Finance LLC  
(800) 219-6659



Chase Home Finance LLC  
P.O. Box 612607  
Dallas, TX 75261-2607

746-9000-1106



FIRST-CLASS MAIL  
01 US POSTAGE  
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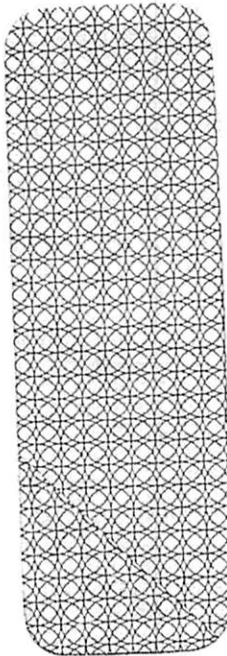
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